



CalPERS Health Benefits Program: *Your High-Value Health Care Solution*



CalPERS School Employer Advisory Committee Meeting Sacramento Regional Office August 6, 2008

CalPERS Health Benefits Program Public Agency & Schools – Marketing



2009 Health Premium Package



Premium Highlights

Total Program (State & Contracting Agencies, HMO & PPO)

- Overall premium increase: 4.34%
 - › *Smallest increase in more than a decade*

Contracting Agencies – Basic Premium Rates

- | | |
|--------------------------|---------------|
| • PERSCare & PERS Choice | 0.0% increase |
| • PERS Select | 3.0% decrease |
| • Blue Shield NetValue | 3.6% increase |
| • Blue Shield Access+ | 5.2% increase |
| • Kaiser Permanente | 8.0% increase |



2009 Health Premiums – Percent Change

Plan Types	2008	2009
Basic Change	6.78%	4.84%
Basic HMO	7.39%	6.57%
Basic PPO	4.15%	-0.04%
Basic Association	10.81%	4.98%
Medicare Change	3.03%	.073%
Medicare HMO	-1.61%	1.64%
Medicare PPO	6.67%	0.00%
Medicare Association	-2.27%	1.31%
Total Program Change	6.32%	4.34%
Total HMO	6.69%	6.21%
Total PPO	4.74%	-0.03%
Total Association	10.06%	4.79%



Strategic Board Decisions (2005-2008)

- Implement Regional Pricing
- Eliminate highest cost hospitals from Blue Shield network
- Add high performance plans
- Conduct regional councils and eliminate HMO coverage in highest cost counties
- Discontinue small regional health plan
- Emphasize health and disease management
- Promote use of generic & mail order drugs
- Extend Blue Shield contract through 2010



2009 Health Plan Benefit Design Changes

- There will be one co-payment change in 2009
 - › Kaiser waiving the co-payment for an eye exam for Basic members (\$15 to \$0)



Open Enrollment : Key Dates

- **September 15th – October 10th** - Open enrollment period for the 2009 health plan year
- **August 18th** – First mailing wave of open enrollment packets mailed to members
- **August 24th** – Open enrollment packages mailed to agencies
- **August 25th** – Second mailing wave of open enrollment packets mailed to members
- Employers will be getting open enrollment kits and posters



2008 Open Enrollment Health Fair Registration

- Open Enrollment Health Fairs website:
www.healthfairregistration.com
- Health fairs available Monday through Friday,
between 9/2/08 and 10/10/08
- Agency code and zip code for access
- Select a date on color-coded calendar
- Book the health fair date and time
- Confirm
- May select up to two dates for health fairs